

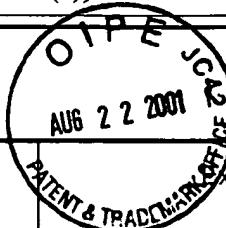
08/30/01

04/01/02 #50309, 2166

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT
(Under 37 CFR 1.97(b) or 1.97(c))

Docket No.
6847-127 04/01/02

In Re Application Of: Michael Schoenbaum et al.



Serial No.
09/841,756

Filing Date
04/24/2001

PATENT & TRADEMARK OFFICE
EXAMINER

Group Art Unit
2166

Title: HEALTH COST CALCULATOR/FLEXIBLE SPENDING ACCOUNT CALCULATOR

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Address to:
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Washington, D.C. 20231

AUG 24 2001
Technology Center 2100

37 CFR 1.97(b)

- The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.

37 CFR 1.97(c)

- The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of:

the statement specified in 37 CFR 1.97(e);

OR

the fee set forth in 37 CFR 1.17(p).

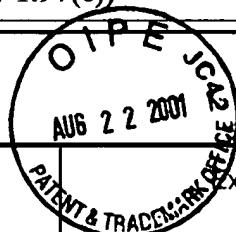
TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT
(Under 37 CFR 1.97(b) or 1.97(c))

Docket No.
6847-127 / 10100727

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Serial No.
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04/24/2001



Examiner

Group Art Unit
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HEALTH COST CALCULATOR/FLEXIBLE SPENDING ACCOUNT CALCULATOR

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Dated: August 20, 2001

FULBRIGHT & JAWORSKI LLP.
865 S. Figueroa Street, 29th Floor
Los Angeles, California 90017
(213) 892-9200
(213) 680-4518 Fax

CC:

01 INFORMATION DISCLOSURE CITATION <small>(Use several sheets if necessary)</small>		Docket Number (Optional) 6847-127 / 10100727	Application Number 09/841,756
		Applicant(s) Michael Schoenbaum et al.	
		Filing Date 04/24/2001	Group Art Unit 2166
EXAMINER <small>INITIAL</small> <small>PATENT & TRADEMARK OFFICE</small>		OTHER DOCUMENTS <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>	
		Auster, R. et al., "Optimal Use of Flexible Spending Arrangements: A Rule of Thumb." National Public Accountant, 1994, 39(3):15-16, 28.	
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		Nunnikhoven, T.S., "Finding the Optimal Allocation to a Health-Care Reimbursement Account," Insurance: Mathematics and Economics, 1992, 11:223-35.	
		Schoenbaum, M. et al., "Health Plan Choice and Information About Out-of-Pocket Costs: An Experimental Analysis," Inquiry, Spring 2001, 38:35-48.	
		Schweitzer, M. et al., "Undercontribution Bias in Health Care Spending Account Decisions," Benefits Quarterly, 1997, 13(2):36-46.	
		Sofaer, S. et al., "Financial Consequences of Joining a Medicare HMO: An Application of the Illness Episode Approach to Estimating Out-of-Pocket Costs," Journal of Health, Politics, Policy & Law, Fall 1989, 14(3):565-85.	
		Sofaer, S. et al., "Helping Medicare Beneficiaries Choose Health Insurance: The Illness Episode Approach," Gerontologist, June 1990, 30(3):308-15.	
		Sofaer S. et al., "The Effect of the Illness Episode Approach on Medicare Beneficiaries' Health Insurance," Health Services Research, Dec. 1992, 27(2):671-93.	
		RECEIVED AUG 24 2001 Technology Center 2160	
EXAMINER 		DATE CONSIDERED 	

*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.